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UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In re: John Murphy Case No. 118-25956-VFP  
Chapter 13

**CERTIFICATION**

I, John Murphy, hereby certify:

1. I am the debtor named in the above-captioned matter and am making this certification in support of the motion I have filed seeking to convert my case to a Chapter 7 bankruptcy, and in response to the motion filed by Home Point Financial to vacate the automatic stay.

2. I did make payment for the mortgage payments due for March, April and May having just sent \$6,220.00 to the lender. I realize I cannot afford to keep making the payments.

3. Based on other similar houses in our neighborhood that have been for sale for months, there is no longer any equity in the house. I am not opposing the lender's motion seeking to vacate the stay.

4. I have no new debts other than those listed on my petition filed on August 9, 2018.

5. I respectfully request that my bankruptcy be converted to a Chapter 7.

I certify that the foregoing statements made by me are true. I am aware that if any of the statements made by me are willfully false, I am subject to punishment.

/S/ JOHN MURPHY

Dated: July 15, 2019